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यूनियन बैंक ऑफ इंडिया Union Bank of India

ASSET RECOVERY BRANCH
110/8, Shivaji Nagar, Shivaji Road, Nr. Mangala Theatre, Pune – 411005.
Email: ubin0578789@unionbankofindia.bank.in Mob.: 8169178780

Mega E-auction For Sale of Movable / Immovable Properties

Sr. No	Name of the Branch & Borrowers / Guarantors and Type of Possession	Amount Due	Description of the Properties	Reserve Price	Earnest Money Deposit	Min. Bid Increment By which the Bid is to be increased
			Property 4: Heera Palace, Commercial plot and construction there on at cts No. 432/1/A/3 Nandurbar Maharashtra area admeasuring 1521.9 Sq Mtr owners are Mr. Shirish Hiralal Chaudhari, Shri Hiralal Maganlal Chaudhari and Smt. Indubai Hiralal Chaudhari (joint owner) **Bounded by:** East: Adj Survey No 298/4 | West: Road | North: Railway Station Road | South: Bus station Road	**Property 4** **Rs. 16,90,00,000/-** (Rupees Sixteen Crore Ninety Lakh Only)	10% of the Reserve Price	Rs.1,00,000/- (Rupees One lakh Only)
2.	**ARB PUNE** **(9967917032)** **Mr. Atul Baban More** **Mrs. Vaishali Atul More** **(Co-Borrower)** **(Symbolic possession)**	**Rs.28,02,114.06** (Rupees Twenty-Eight Lakh Two Thousand One Hundred Fourteen and Paisa Six Only) as on 30.06.2025 and interest thereon (as per Demand notice dated 17.07.2025).	All the piece and parcel of the property bearing Flat No.201, admeasuring area 438 Sq. ft carpet area on second floor, along with adjoining terrace admeasuring 61 Sq. ft i.e. total saleable built up area admeasuring 649 Sq. ft i.e. 60.31 Sq. mtrs and covered / open car parking area admeasuring 8 Sq. Mtrs in the scheme known as "Bhamini" Constructed on the land admeasuring 1544.00 Sq. Mtrs out of area admeasuring 60918.44 Sq. Mtrs. Bearing Sr No. 118/A, Corresponding CTS No.543 situated at Parvati, Pune within the limits of Pune Municipal corporation and within the Jurisdiction of Sub Registrar Haveli Pune, **Bounded by : On or towards the East:** By S No.120-A, **On or towards South:** By Pune Sinhgad Road, **On or towards West:** S No.125, **On or towards North:** By S No.119	**Rs.54,90,000/-** (Rupees Fifty-Four Lakh Ninety Thousand only)	10% of the Reserve Price	**Rs.50,000/-** (Rupees Fifty Thousand Only)
3.	**ARB - PUNE 78780** **(7350321178)** **Mr. Faiyyaj Balubhai Pathan (Borrower) Mrs. Gulnaaz Faiyyaj Pathan (Co-borrower) Mr. Sachin Bhagwan Adsul (Guarantor)** **(Physical Possession)**	**Rs.23,75,857.95** (Rupees Twenty-Three Lakhs Seventy-Five Thousand Eight Hundred Fifty-Seven and Paise Ninety-Five only) as per demand notice dated 27.03.2023 + Interest and Expenses thereon after.	All that piece and parcel of Flat No. 1, admeasuring 586 Sq. Fts i.e. 54.46 Sq. Mtrs. on first floor in Building A, in Muktai Palace, constructed on Survey. No. 183 (old Sr. No. 154) Hissa No. 1A+1B/8A/7, Village Phursungi, Tal Haveli, Dist. Pune-412 308 within the limit of panchayat samiti Haveli Zilla Parishad Pune and registration Dist. Pune sub register Tal. Haveli **Bounded by : On Or Towards East :** By Side Margin **On Or Towards West**: By Road **On Or Towards North**: By Side Margin **On Or Towards South** : By Lobby & Staircase & Flat No.2	**Rs.14,90,000/-** (Rupees Fourteen Lakh Ninety Thousand Only)	10% of the Reserve Price	**Rs. 25,000/-** (Rs. Twenty Five thousand only)
4.	**ARB PUNE (7350321178)** **Mr. Pramod Prakashrao Jadhav** **Mrs. Laxmi Sagar Mirajgaonkar (Borrower)** **(Symbolic Possession)**	**Rs. 67,07,016.33** (Rupees Sixty Seven Lakh Seven Thousand Sixteen Rupees and Thirty Three Paisa Only) as per Demand notice dated 22.06.2023 and further interest, cost and expenses thereafter	All that part of the property consisting of land and building residential flat belonging to Mr. Pramod Prakashrao Jadhav Flat No. 7, 4th Floor, Mauli Complex, Measuring 86.39 Sq. Mtrs Situated at S. No. 18/2B/6 (Old S. No. 18/2B/5), Sukhsagar Nagar, Katraj, Taluka-Haveli, Pune – 411016 **Bounded by: North:** 1.5 m wide road and Plot No. 15 to 18 in private layout of same S. No. 18/2B/6 **South:** remaining land of same S No 18/2B/6 **East:** 4.12m wide road and Plot No. 11 & 12 in private layout of same S No. 18/2B/6 **West:** land owned by Mr. Ashok Kadam from same S. No. 18/2B/6	**Rs. 30,20,000/-** (Rupees Thirty Lakh Twenty Thousand Only)	10% of the Reserve Price	**Rs.25,000/-** (Rs. Twenty Five thousand only)
5.	**ARB -PUNE 78780** **(7350321178)** **M/S. Gulmohar Wine Shop Prop. Mr. Ranjet Kashinath Patil (Borrower) Mr. Nitin Laxman Kadam (Guarantor)** **(Symbolic Possession)**	**Rs. 30,74,911.00** (Rupees Thirty Lakh Seventy-Four Thousand Nine Hundred Eleven Rupees Only) as per Demand notice dated 31.03.2021 and further interest, cost and expenses thereafter.	All the piece and parcel of commercial office no. 2, Stilt Floor, Payari Pushpa, C S No. 504 B/1, Sadar Bazar, Tal Dist. Satara. Total Area 402.36 Sq. Ft. and construction thereon. **Bounded as below: East:** Open Space of same plot **West:** Property of Mr. Shaikh **North:** Staircase **South:** Open space and road	**Rs. 19,85,000/-** (Rupees Nineteen Lakh Eighty-Five Thousand only)	10% of the Reserve Price	**Rs.25,000/-** (Rupees Twenty Five Thousand Only)
6.	**ARB PUNE (7350321178)** **Mrs. Sarika Suraj Patil (Borrower)** **(Physical Possession)**	**Rs.50,63,474.00** (Rupees Fifty Lakh Sixty Three Thousand Four Hundred Seventy Four Only) as per Demand notice dated 13/03/2023 and further interest, cost and expenses thereafter.	All that piece and parcel of flat no. 204, situated on 2nd floor, in the scheme known as Green Park, constructed on Survey No. 9, Hissa No. 3A, City Survey No. 1884 Situated at Village Dapodi Taluka Haveli Dist Pune & within the limits of pimpri chichwad municipal corporation and within the jurisdication of Sub Registrar Haveli Pune, having 56.1 Sq. Mtrs, Carpet + attached terrace admeasuring area about 9.45 sq. mtrs + covered car parking **Bounded by: North:** Open Space **South:** Passage **East:** Flat No. 205 **West:** Flat No. 203	**Rs. 51,17,000/-** (Rupees Fifty-One Lakh Seventeen Thousand only)	10% of the Reserve Price	**Rs.50,000/-** (Rupees Fifty Thousand Only)
7.	**ARB PUNE (7350321178)** **M/S. Shriyash Petroleum Prop. Mr. Bapu Baburao Divekar (Borrower)** **Mr. Dipak Rambhau Lipne (Guarantor)** **(Physical Possession)**	**Rs.20,77,562.69** (Rupees Twenty Lakh Seventy Seven Thousand Five Hundred Sixty Two Rupees and Sixty Nine Paisa Only) as per Demand notice dated 07.11.2019 and further interest, cost and expenses thereafter.	NA Land admeasuring area 2000.00 sq. mtrs i.e. 00H.20R out of Gat No. 512, situated at Village Boribel, Tal: Daund, Dist: Pune along with standing construction thereon. **Bounded By: North:** Out of Gat No. 512 **South:** Road **East:** Bhigwan-Alegaon Road (MDR No. 81) **West:** Out of Gat No. 512	**Rs. 40,50,000/-** (Rupees Fourty Lakh Fifty Thousand Only)	10% of the Reserve Price	**Rs.25,000/-** (Rs. Twenty Five thousand only)
8.	**ARB -PUNE 78780** **(7350321178)** **MR. VICKY SUNIL UNDRE** **MR. SUNIL KISAN UNDRE** **(Borrower)** **(Physical Possession)** **(The Property has multiple charges, and the borrower has also filed SA before DRT)**	**Rs.41,31,060.00** (Rupees Fourty One Lakh Thirty One Thousand Sixty Rupees Only) as per Demand notice dated 15/10/2018 and further interest, cost and expenses thereafter.	**Property 1:** All That Piece And Parcel Of Flat No. 301, 3rd Floor, Building No. B, Admeasuring Area About 550 Sq. Ft. I.e. 51.10 Sq. Mtrs Built Up Salable (Which Is Inclusive Of The Area Of The Balcony) Along With The Car Parking No. 12 In The Building Known As Raut Vihar Situated On Land Bearing S No. 37, Hissa No, 12/1 An Area Admeasuring 00 H 79 R Assessed At 01 Rs 40 Pai At Revenue Village Hadapsar, Taluka Haveli, Dist Pune	**Property 1** **Rs. 18,10,000/-** (Rupees Eighteen Lakh Ten Thousand Only)	10% of the Reserve Price	**Rs. 25,000/-** (Rs. Twenty Five thousand only)
			Property 2: All That Piece And Parcel Of Flat No. 302, 3rd Floor, Building No. B, Admeasuring Area About 550 Sq. Ft. I.e. 51.10 Sq. Mtrs Built Up Salable (Which Is Inclusive Of The Area Of The Balcony) Along With The Car Parking No. 12 In The Building Known As Raut Vihar Situated On Land Bearing S No. 37, Hissa No, 12/1 An Area Admeasuring 00 H 79 R Assessed At 01 Rs 40 Pai At Revenue Village Hadapsar, Taluka Haveli, Dist Pune.	**Property 2** **Rs. 18,10,000/-** (Rupees Eighteen Lakh Ten Thousand Only)	10% of the Reserve Price	**Rs. 25,000/-** (Rs. Twenty Five thousand only)
9.	**ARB -PUNE 78780** **(7350321178)** **Mrs.Nutan Dilip Shinolikar, Mr.Dilip Uttam Shinolikar (Co-Applicant)** **(Symbolic Possession,** **First charge of ED standing thereon property)**	**Rs. 28,98,012.40/-** (Rs. Twenty Eight Lakh Ninety Eight Thousand Twelve and Paise Forty Only) + Interest thereon after. as per demand notice dated 12.05.2023	All that piece and parcel of Flat No.203, A Wing,2nd Floor, Hamy Park Opp. Ideal Park society, Near Gokul Nagar Chowk , Katraj, Pune-411046 **Bounded:- North:-**Staircase, Duct & Flat No.202 **South:** Open Space **East :** Open Space **West :** Passage & Flat No.204.	**RS. 24,97,000** (Rupees Twenty-Four Lakhs Ninety Seven Thousands Only)	10% of the Reserve Price	**Rs. 25,000/-** (Rs. Twenty Five thousand only)
10.	**ARB PUNE** **(9967917032)** **Mr. Vijay Prakash Mane, Mrs. Sarika Vijay Mane** **(Co-Borrower)** **(Physical Possession)**	**Rs.13,81,619.43** (Rupees Thirteen lakh Eighty-One Thousand Six Hundred Nineteen and Forty-Three Paisa only) as per Demand notice dated 11.05.2023 and further interest, cost and expenses thereafter.	All that piece and parcel of the Flat No.206, 2nd Floor, Building 'B' admeasuring area 415 sq ft. i.e, 38.56 sq. mtrs (Built up) in the society known as 'ANJANA Apartment Co-operative Housing Society Ltd' constructed on the Survey No.175/2A (Old Survey No.147) Grampanchayat Property No.2/3061, Situated at Village Phursungi, Tal Haveli, Dist – Pune Pin:412308. Within the local limit of Zilla Parishad Pune and Panchayat Samiti Taluka Haveli and Gram Panchayat Samiti Taluka Haveli and Gram Panchayat Phursungi and also within the jurisdiction of Registrar Haveli Pune. **Boundaries : North:** By Pune – Saswad Road, **South:** By Sr No.175/2B **East:** By Sr No.175/3 **West:** By Common Road (Internal) & Sr No.175/2A	**Rs.14,55,000/-** (Rupees Fourteen lakh Fifty-Five Thousand only)	10% of the Reserve Price	**Rs.25,000/-** (Rupees Twenty Five Thousand Only)
11.	**ARB -PUNE** **(7498474301)** **Mrs. Ashwini Dattatray Phalke & Mr. Dattatray Gulabrao Phalke & Mr. Sachin Bhagwan Jagtap** **(Physical Possession)**	**Rs. 1,46,70,511.00** (Rupees One Core Forty-Six Lakh Seventy Thousand Five Hundred Eleven Only) as per demand notice dated 15-09-2017 + Further Interest, Expenses thereafter.	All that piece and parcel of land bearing Gat No. 42/1B Part (except area under Petrol Pump) which is 0-40R,i.e.1 Acers) Situated at Village- Pimpalsuti, Tal -Shirur Dist. Pune. **Boundded on the:- East :** Gat no. 40. **West :** Gat no. 65 to 67, 70 to 73 and 75. **North :** Road. **South :** Gat no. 70.	**Rs. 1,67,76,000/-** (Rupees One Core Sixty Seven Lakh Seventy Six Thousand Only)	10% of the Reserve Price	**Rs.1,00,000/-** (Rs. One lakh only)

For detailed terms and condition of the sale, Branch contact detail, Registration and Login and Bidding Rules visit https://baanknet.com & https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx.
All bidders are requested to visit the above site & complete the registration, KYC updation & payment 3 to 4 days before date of E-auction to avoid last minute rush.

Date & Time of E-Auction: 13.11.2026 (12:00 Noon to 5:00 PM)

Date : 23.10.2026
Place : Pune

The English version shall be final if any question of interpretatio arises.

Authorized Officer,
Union Bank of India

Form No. 3
[See Regulation-13(1)(a)]

Debts Recovery Tribunal, Pune
Unit No. 307 to 310, 3rd Floor, Kakade Biz Icon Building, Shivajinagar, Pune-411005.

Case No.: OA/2965/2025
Summons under sub-section (4) of Section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

Bank of Maharashtra
VS
Late Mr. Balbir Singh Chhabra

Exh No.: 17160

To,

(1) **Late Mr Balbir Singh Chhabra D/w/s/o-singh,** Flat No. 89, S. No. 256, Main Road, Cross Road No. 4, Khese Park, Lohagaon, Pune, Maharashtra-411032
Legal Heairs: 1 Rubal Balbir Singh Chhabra, Flat No. 89, S. No. 256, Main Road, Cross Road No. 4, Khese Park, Lohagaon
Legal Heairs: 2 Hardeep Kaur Chhabra, Flat No. 89, S. No. 256, Main Road, Cross Road No. 4, Khese Park, Lohagaon

Summons

Whereas, OA/2965/2025 was listed before Hon'ble Presiding Officer / Registrar on **17/09/2026.**

Whereas, this Hon'ble Tribunal is pleased to issue Summons/Notice on the said Application under Section 19(4) of the Act (OA) filed against you for recovery of debts of **Rs. 40,28,910/-** (application along with copies of documents etc. annexed)

In accordance with sub-section (4) of Section 19 of the Act, you the Defendants are directed as under:-

(i) to show cause within thirty days of the service of Summons as to why relief prayed for should not be granted.

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the Original Application.

(iii) You are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the Original Application, pending hearing and disposal of the application for attachment of properties.

(iv) You shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/or other assets and properties specified or disclosed under serial number 3A of the Original Application without the prior approval of the Tribunal.

(v) You shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the Written Statement with a copy thereof furnished to the Applicant and to appear before the **Registrar** on **28/01/2027** at **10.30 a.m.** failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date 24/09/2026.

Seal of the Tribunal

Signature of the Officer Authorised to issue Summons

PHOENIX ARC LIMITED
(Formerly Known as Phoenix ARC Private Limited)
Regd.Off.: 3rd Floor, Wallace Towers (earlier known as Shiv Building), 39/140/B/1, Crossing of Sahar Road and Western Express Highway,Vile Parle (E), Mumbai-400057.
(T): 022 - 68492450. **(F):** 022-67412313, **CIN:** U67190MH2007PLC168303
Email: info@phoenixarc.co.in; **Website:** www.phoenixarc.co.in

1. **Pragati Bahuddeshiya Shikshan Prasarak Mandal (Borrower)** At post Kurdu Tal Madha Kurduwadi Temburni Road Solapur , Solapur, Maharashtra - 413208
2. **Sharad Anantkavalas (Co-Borrower)** A/P Kurdu Tal-Madha Dist -Solapur Kurudw Adi - Kurdu Kurudwadi, Solapur, Maharashtra-413208
3. **Reshma Anantkavalas (Co-Borrower)** A/P Kurdu Tal-Madha Dist -Solapur Kurudw Adi - Kurdu Kurudwadi, Solapur, Maharashtra-413208

NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT").
Ref: **Your Loan A/c No. SOL6182S.**
Sir/Madam,

1. **Phoenix ARC Limited (Formerly known as "Phoenix ARC Private Limited")**, a company incorporated under the Companies Act, 1956 and registered as a Securitization and Asset Reconstruction Company pursuant to Section 3 of the SARFAESI Act, 2002 acting in its capacity as **Trustee of Phoenix Trust-FY26-13** having its registered office at 3rd Floor, Wallace Towers, 139/140/B/1, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai, Maharashtra – 400057 [hereinafter referred to as, **"Phoenix"**] do hereby serve upon you the above-named addresses- Borrower(s)/Co-Borrower(s)/Mortgagor(s) [hereinafter referred to as **"Borrower(s)"**] this notice under Section 13(2) of the SARFAESI Act, 2002 to repay the entire outstanding debt as mentioned herein below.
2. You, the abovementioned Borrower(s), had availed credit/financial facility(ies) [hereinafter referred as the **"facility"**] from Thirumani Finance Private Limited now known as "Varthana Finance Private Limited" (hereinafter referred to as **"Original Lender"**) by executing facility agreement(s) containing mutually agreed terms and conditions and by creating security interest over the immovable property described in Schedule (hereinafter referred to as **"Secured Asset"**) in favor of Original Lender.
3. Considering your request, the Original Lender sanctioned the financial assistance in the form of facility, the details of the sanctioned amount and the current dues as on 16-10-2026 are mentioned below:

(Amounts in Rupees)

Principal Outstanding	7,24,892.00
Interest Outstanding	2,06,579.87
Penal Interest	12,18,968.09
Misc. Charges	9,036.00
Total Outstanding	**21,59,475.96**

The abovementioned facility was repayable as per the repayment schedule agreed upon by you the above-named Borrower(s).

4. For securing the above-mentioned credit facility you the above-named Borrower(s) acting as Borrower/Co–Borrower/Mortgagor/Guarantor have executed various financial and security documents and created security interest in favour of the Original Lender over the immovable property as described in Schedule.
5. After availing the said facility, you the Borrower(s) have jointly and severally failed to honour the terms of the repayment. In spite of repeated follow–ups by the authorized officer of the Assignor Lender so as to ensure that the loan account in respect of the credit facility of the above named Borrower(s) does not become a Non-performing Asset (NPA), you the above named Borrower(s) wilfully and unjustifiably failed to pay and not heeded to the innumerable requests made to you from time to time and as a result, the said Credit facility has since been classified as **Non-Performing Asset on 01-01-2021** in its books by the Assignor Lender as per the guidelines of Reserve Bank of India.
6. We refer to above-named credit facilities, extended to and availed by the abovenamed Borrower(s) from Original Lender and subsequently assigned the same to Edelweiss Asset Reconstruction Company Limited (Acting in its capacity as Trustee of EARC trust-Sc-467) (hereinafter referred to as "Assignor") vide Assignment Agreement dated 28-03-2024. Further, we hereby notify that pursuant to the Assignment Agreement dated 29-12-2025, the Assignor has now absolutely assigned and transferred to Phoenix ARC all its rights, title, interest and benefit in the said debts in favour of **Phoenix Trust-FY26-13 ("Phoenix")** along with the security interest therein. In view of the aforesaid assignment, Phoenix has stepped into the shoes of Assignor Lender as the secured creditor and is solely and legally entitled to initiate / adopt / appropriate legal action and / or continue to pursue any existing legal action in its own name against you the above-named Borrower(s) for recovery.
7. Pursuant to the said assignment, Phoenix started following up with you, above-named Borrower(s), for repayment of the dues. However, we regret to note that, despite several follow ups for repayment of the dues, for which each of you, the Borrower(s), are jointly and severally liable, the loan account remain in arrears till date.
8. The security mentioned in Schedule referred to herein is a **"Secured Asset"** within the meaning of Section 2 (zc) of the SARFAESI Act, 2002.
9. As you the Borrower(s) have jointly and/or severally failed and neglected to make the payments of the amount due and payable to Phoenix, and hereby calls upon you, the above-named Addressee and demands from you the Borrower(s) jointly and/or severally to pay to Phoenix, joint and/or severally, within a period of 60 (Sixty) days from the date of this notice, a sum of **Rs. 21,59,475.96/- (Rupees Twenty-One Lakhs Fifty-Nine Thousand Four Hundred Seventy-Five and Paise Ninety-Six Only)** as on **16-10-2026** with future interest from 17-10-2026 along with further cost, charges and other expenses till realization.
10. Please treat this notice as issued under the provisions of Section 13(2) of the SARFAESI Act, 2002. Kindly note that upon the failure of you the Borrower(s) above-mentioned to comply with this notice within the aforesaid statutory period of 60 (Sixty) days, Phoenix shall be entitled to take such steps as it may deem fit for the purpose of enforcement of security interests including but not limited to taking the actual possession of the Secured Asset as described in Schedule hereto, in accordance with the provisions of Section 13(4) of the SARFAESI Act, 2002 and sell the Secured Asset to realize the total outstanding dues, entirely at the Borrower's risk as to the cost and the consequences.
11. Your attention is also invited to provisions of sub-section (8) of section 13 of the Act by virtue of which you, jointly or severally, are at liberty to redeem the Secured Asset within the period stipulated therein by paying the entire amount of outstanding dues together with all costs, charges and expenses incurred by us.
12. Please note that you are also restrained and injuncted under the provisions of Section 13(13) of the SARFAESI Act to transfer by way of lease or sell and / or alienate or dispose-off or to create any third party right in respect of the Secured Asset as described in Schedule, without prior written consent / approval of Phoenix. You are also put on notice that any contract in contravention of this statutory injunction / restraint, as provided under the said Act is an offence. Any non-compliance of the above provision contained in Section 13(13) of the said Act is an offence punishable under Section 29 of the Act.
13. Further please note that all previous notice(s) under Section 13 (2) of the SARFAESI Act, 2002 (issued if any at earlier occasion) in respect to the Secured Debt(s) and/or Secured Asset(s) herein above may be deemed withdrawn.
14. As per the provisions of the aforesaid Act, all of you are also informed that in case if the proceeds from the liquidation of the Secured Asset are not adequate/sufficient to cover the dues of Phoenix, Phoenix reserves its right to proceed against all of you jointly and/or severally for recovery of balance dues by initiating appropriate legal action as may be advised.
15. Should you have any representation to be made in response to this notice, please mark the same to Customercare.retail@phoenixarc.co.in at 3rd Floor, Wallace Towers, 139/140/B/1, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai, Maharashtra - 400057, in order to enable us to respond in time. Please note that we shall not be responsible for not responding to any of your representations made in response to this notice if the same is addressed to any other person or place.

Yours truly,
For Phoenix ARC Limited
(Formerly known as Phoenix ARC Private Limited)
Trustee of Phoenix Trust-FY26-13
Authorized Officer

SCHEDULE : Property Description: -

All that piece and parcel of the Property no. 761/1, land area admeasuring around 51,648 Sq. Ft Situated at Village: Kurdu, Taluka: Madha, District: Solapur, within the local limits Of Kurdu Gram Panchayat and within the jurisdiction Of Kurdu

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APPENDIX -IV-A - E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

pnb Housing Finance Limited Ghar Ki Baat

E-AUCTION-SALE NOTICE FOR SALE OF IMMOVEABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Regn. Offc: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phone:+91-23357171, 23357172, 23705414, Web:www.pnbhousing.com

B.O.KHARADI: Third Floor, Gantaxmi Complex, Survey No. 08, Hadapsar Kharadi Bypass Road, Kharadi, Pune, Maharashtra – 411014, **B.O.KONDHWA:** 560, Fifth Floor, Marvel Vista, S.No 599A=598+593A, Sahney Sujan Park, Lulla Nagar, Pune - 411040, **B.O.PUNE:** Unit No. 601, 602, 603, 604, 605, 606, 6th Floor, Behind Pride Hotel Conclave, Shivajinagar, Pune, Maharashtra – 411005

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-D mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited** Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrowers/ mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited/secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower/ Co- Borrower/Guarantor/Legal heirs(A)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged (D)	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Submission of Bid (G)	Bid Incremental Rate (H)	Inspection Date & Time (I)	Date of Auction & Time (J)	Known Encumbrances/Court Case if any (K)
HOU/KRDI/0519/700232, Ashok Gaikwad / Laxmi A Gaikwad, B.O.: KHARADI	Rs. 18,80,186.89 & 17-07-2021	Physical Possession	Wing B,1st Floor, B-109, Pranam, 1205/1/C Talegaon Kasari Road, District Pune 411021, Villagetalegaon Dhamdhere, Taluka Shirur, Pune, Maharashtra-411021, India.	Rs. 11,75,000	Rs. 1,17,500	12-11-2026	Rs. 10,000	05-11-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
HOU/KNDW/1118/606785, Sandesh R Navandar / Swati Sandesh Navandar / Om Saideep Creation And Agencies, B.O.: KONDHWA	Rs. 52,81,306.79 & 26-06-2021	Physical Possession	Flat No 402, Sr No 13, 4th Floor, Mandakini Diwise, Opp Bsnl Office Subhash Nagar, Katraj, Pune, Maharashtra-411046, Pune, India.	Rs. 29,39,000	Rs. 2,93,900	12-11-2026	Rs. 10,000	03-11-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
HOU/PUN/0419/678841, Pritam Pandurang Ghorpade / Rugali Pritam Ghorpade / Pandurang Shrirang Ghorpade, B.O.: PUNE	Rs. 18,17,381.08 & 31-03-2021	Physical Possession	Wing A, 3rd Floor, 303, Pranam, 1205/1/C Talegaon Kasari Road, District Pune 411021, Village Talegaon Dhamdhere, Taluka Shirur, Pune, Maharashtra-411021, India.	Rs. 17,48,000	Rs. 1,74,800	12-11-2026	Rs. 10,000	29-10-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	Developer dues Approximately 21Lacs
NHL/PUN/0219/644792, Chintamani Vasant Mane / Rugali Chintamani Mane, B.O.: PUNE	Rs. 25,91,642.21 & 15-01-2025	Physical Possession	Shop No 24, Ground Floor, Indrayu Building, Sr No 7/1 And 7/2, Kondhwa Kh. Pune, Maharashtra-411048, Pune, India.	Rs. 24,11,000	Rs. 2,41,100	12-11-2026	Rs. 10,000	03-11-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN
NHL/KRDI/1019/748851, Vijay Hiralal Tikone / Kiran Vijay Tikone / Jayshree Vijay Tikone, B.O.: KHARADI	Rs. 23,22,325.28 & 15-01-2025	Physical Possession	Shop No 01, Ground Floor, Vandana Apartment, Near Apollo Theater Somwarpeth, Cts No 159, Somwarpeth, Pune, Maharashtra-411011, Pune, India.	Rs. 20,50,000	Rs. 2,05,000	12-11-2026	Rs. 10,000	31-10-2026 12:00pm to 04:00pm	13-11-2026 2PM to 03:00PM	NOT KNOWN

*Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1.) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K (2.) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. (3.) Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed in favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the s sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. (4.) **M/s C1 India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website -www.bankeauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Ganesh Ankush/ Nilakshi Patil, Toll Free No. - 1800 120 8800, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : PUNE DATE :- 27.10.2026 SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

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pnb Housing Finance Limited Ghar Ki Baat

Regd. Off.: 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001. Ph.: 011-23357171, 23357172, 23705414, Web.: www.pnbhousing.com
Branch Address: 302, Third Floor, Riddhi Arcade, 100ft Naranpi Bypass Road, Near Big Bazar, Virar (West) – 401303.

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE

We, the PNB Housing Finance Ltd. (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act"). The said Demand Notice was issued through our Authorized Officer, to you all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India/National Housing Bank guidelines due to nonpayment of installments/ interest. The contents of the same are the defaults committed by you in the payment of installments of principals, interest, etc. The outstanding amount is mentioned below. Further, with reasons, we believe that you are evading the service of Demand Notice and hence this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. Your kind attention is invited to provisions of sub-Section (8) of Section13 of the of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tenderpay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNB HFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the PNB HFL is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s) thereafter. FURTHER you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Loan A/c No.(s) & Branch	Name & Address of Borrower & Co-borrower	Name & Add. of Guarantor(s)	PROPERTY(IES) MORTGAGED	Date of Demand Notice	Amount O/s as on date Demand Notice
HOU/VRR/1118/608813, B.O.: Virar	**Roshan Baliram Ghare & Baliram Datta Ghare** (1) Bunglow 1, Roshan Villa House Sai Krupa Complex, Kashimira, Beside Om Jai Apartment, Mira Bhayander Mira Road, Mumbai, Maharashtra, 401107 (2) Building A, 1st Floor, 105 & 106 Kesh